

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hartley C. Starkman	:	
	:	Art Unit: 3624
Serial No.: 09/751,900	:	
	:	Examiner: Jagdish Patel
Filed: December 29, 2000	:	
	:	
For: METHODS AND SYSTEMS FOR	:	
DETERMINING ROLL RATES OF	:	
LOANS	:	

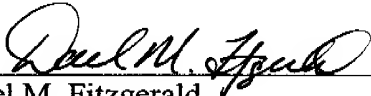
**TRANSMITTAL OF FORMAL DRAWINGS**

Mail Stop: Issue Fee  
Attention: Official Draftsman  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the requirement for corrected drawings set forth in the Notice of Allowability dated December 26, 2006, for the above referenced patent application, enclosed are Four (4) Replacement Sheets of Formal Drawings, in compliance with **37CFR 1.84**. No new matter has been added.

Respectfully submitted,

  
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